

**Amendments To Claims:**

This listing of claims will replace all prior versions and listings of claims in the application.

**Listing of Claims:**

1. (Canceled)
2. (Previously Presented) The system of claim 39, further comprising an application server on which the dispatcher, the handler systems and the worker utilities reside.
3. (Previously Presented) The system of claim 2, wherein the application server is a J2EE-compliant Java Application Server.
4. (Previously Presented) The system of claim 39, wherein the plurality of handler systems are software modules deployed as a Java Objects.
5. (Canceled)
6. (Previously Presented) The system of claim 39, further comprising an interface, wherein the at least one worker utility is configured to perform a specific task by communicating with the interface.
7. (Previously Presented) The system of claim 6, wherein the interface is communicatively coupled to at least one of: a credit bureau, a database, a card authorization service, a general accounts system, and a new card service.
8. (Previously Presented) The system of claim 39, wherein at least one of the plurality of handler systems is configured to facilitate a new account application process.
9. (Previously Presented) The system of claim 39, wherein at least one of the plurality of handler systems is configured to execute fulfillment logic to deliver at least one of a product and a service.
10. (Previously Presented) The system of claim 39, wherein at least one of the

plurality of handler systems is configured to facilitate an authentication of a user.

11. (Previously Presented) The system of claim 39, wherein at least one of the plurality of handler systems is configured to facilitate a sign-on process for online users.

12. (Previously Presented) The system of claim 39, wherein at least one of the plurality of handler systems is configured with communication protocols for communicating with the at least one worker utility.

13. (Previously Presented) The system of claim 39, wherein the at least one worker utility performs a discrete unit of work to perform a specific task.

14. (Previously Presented) The system of claim 39, wherein at least one of the plurality of event requests includes an event selected from a group of events including: online banking account set-up, credit bureau access, epay account set-up, brokerage account set-up, membership banking set-up, user authentication, electronic payment, savings account set-up, checking account setup, and rewards program setup.

15. (Previously Presented) The system of claim 39, wherein the at least one worker utility comprises:

- an email worker;
- a credit bureau interface worker;
- an application specific worker;
- a profile worker; and
- a data capture worker.

16. (Previously Presented) The system of claim 39, wherein the at least one worker utility is a credit bureau interface (CBI) worker.

17. (Currently Amended) The system of claim 16, wherein CBI worker is configured with suitable protocols for communicating with a CBI server[[;]], wherein the CBI server interfaces with at least one credit bureau.

18. (Previously Presented) The system of claim 39, further comprising a web server user interface configured to interact with the client interface system.

19 - 38. (Canceled)

39. (Currently Amended) A computer based acquisition system, comprising:  
a network interface communicating with a non-transitory memory;  
the memory communicating with a processor; and  
the processor, when executing a computer program, is configured to execute a plurality of modules comprising a computerized client interface system, a dispatcher and a test handler;  
the computerized client interface system configured to accept a plurality of event requests from a plurality of clients; and  
the dispatcher configured to route each of the plurality of event requests to at least one of a plurality of handler systems, each handler system configured to invoke at least one of a plurality of worker utilities according to business logic for handling a respective event request, each worker utility configured to perform one or more tasks to fulfill the respective event request, wherein at least one of the plurality of clients is enabled to add a new worker utility and all of the plurality of handler systems are enabled to invoke any of the worker utilities, and wherein the new worker utility is configured by at least one of a corresponding client and one of the handler systems to be re-used by any one of the plurality of clients;  
the test handler configured to:  
determine, based upon ~~a first handler~~ a first event request, a subset of the plurality of handler systems and a subset of the plurality of worker utilities associated with ~~[[a]]~~ the first event request, wherein the first request comprises a request for at least one of a product or a service;  
determine, at a predetermined testing time, a status of the subset of the handler systems and a status of the worker utilities to create a plurality of statuses[[,]];

analyze the plurality of statuses based upon the first request and first business logic to determine a request readiness status, wherein the first business logic comprises information interrelating the first request and the subset of the plurality of handler systems and the subset of the plurality of worker utilities;

~~determine, based upon a first business logic associated with a first handler and the plurality of statuses, a status report for at least one of a client system, a product and a service associated with the first event request;~~

determine, based at least in part on the plurality of statuses status report and the request readiness status, a time slot during which the plurality of clients are permitted to submit the first event request[[],]; and

communicate, to the plurality of clients, the ~~status report~~ request readiness status and the time slot.

40. (Currently Amended) The system of Claim 39, further comprising,  
the test handler further configured to:

store the plurality of statuses, the request readiness status report and a respective corresponding time ~~the~~ that each status was ~~determined for the handler system and the worker utility;~~ and

adjust the predetermined testing time based on the ~~status report~~ request readiness status and the first business logic.

41. (New) A computer-based method, comprising:

receiving, by a test handler computer, a first event request routed by a dispatcher computer, wherein a client interface computer accepts a plurality of event requests from a plurality of clients, wherein the plurality of event requests comprises the first event request;

invoking, by a test handler computer, a worker utility computer according to business logic for handling the event request, wherein a worker utility computer performs one or more tasks to fulfill the event request, wherein the plurality of clients are enabled to add a new worker utility computer and the test handler computer is enabled to invoke any worker utility computer, and wherein the new worker utility computer is configured by the test handler computer to be re-used by the plurality of clients;

determining, by the test handler computer and based upon a first event request, that the test handler computer and the worker utility computer is associated with the first event request, wherein the first event request comprises a request for at least one of a product or a service;

determining, by the test handler computer, at a predetermined testing time, a status of the handler computer and a status of the worker utility computer to create a plurality of statuses;

analyzing, by the test handler computer, the plurality of statuses based upon the first event request and first business logic to determine a request readiness status, wherein the first business logic comprises information interrelating the first event request and the subset of the plurality of handler systems and the subset of the plurality of worker utilities;

determining, by the test handler computer and based at least in part on the plurality of statuses and the request readiness status, a time slot during which the plurality of clients are permitted to submit the first event request; and

communicating, by the test handler computer and to the plurality of clients, the request readiness status and the time slot.

42. (New) A non-transitory computer-readable medium having computer-executable instructions stored thereon that, if executed by a test handler computer, cause the test handler computer to perform operations comprising:

receiving a first event request routed by a dispatcher computer, wherein a client interface computer accepts a plurality of event requests from a plurality of clients, wherein the plurality of event requests comprises the first event request;

invoking a worker utility computer according to business logic for handling the event request, wherein a worker utility computer performs one or more tasks to fulfill the event request, wherein the plurality of clients are enabled to add a new worker utility computer and the test handler computer is enabled to invoke any worker utility computer, and wherein the new worker utility computer is configured by the test handler computer to be re-used by the plurality of clients;

determining based upon a first event request, that the test handler computer and the worker utility computer is associated with the first event request, wherein the first event request comprises a request for at least one of a product or a service;

determining, at a predetermined testing time, a status of the handler computer and a status of the worker utility computer to create a plurality of statuses;

analyzing the plurality of statuses based upon the first event request and first business logic to determine a request readiness status, wherein the first business logic comprises information interrelating the first event request and the subset of the plurality of handler systems and the subset of the plurality of worker utilities;

determining, based at least in part on the plurality of statuses and the request readiness status, a time slot during which the plurality of clients are permitted to submit the first event request; and

communicating, to the plurality of clients, the request readiness status and the time slot.